



Capital \$3,000,000.00 Surplus \$2,000,000.00

## A strong banking connection is a valuable business asset

The American Security and Trust Company offers the people of Washington a modern, helpful banking service, with the fullest security of all funds deposited with it.

We invite those who are contemplating opening new accounts or making a change in their present banking arrangements to call and confer with our officers.

We believe that with our capital and surplus of \$5,000,000.00, our convenient location and complete equipment, we can give an exceptional banking service to firms and individuals.

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**American Security and Trust Company**  
N.W. Corner Fifteenth and Pennsylvania Avenue  
Opposite United States Treasury

## CO-OPERATIVE MARKETING.

### III. PRESENT MARKETING SYSTEMS.

By Frederic J. Haskin.

The systems of marketing grain—such as corn, wheat, oats, barley and rye—are practically the same from the time the crop leaves the hands of the farmer until it reaches those of the consumer. There is one peculiarity about existing grain marketing systems, and that is that there is one way of handling grain east of the Rocky mountains and another west of them. East of the Rockies the grain is handled in bulk, except as it leaves the hands of the small farmer. He hauls it to market in bags, but it is thereafter poured into elevators or cars. The usual practice is for the farmer to sell his grain to a nearby mill or elevator, with in wagon-hauling distance, although at times he loads a car or cars direct to some primary market.

West of the Rockies, it is handled in bags throughout. There are three kinds of elevators handling grain—the elevator, which is a part of a system of elevators operated under one management, and with larger handling plants in the big grain markets. Independent elevators, which have nothing to do with the "elevator trust," and farmers' elevators, owned and operated directly by the farmers, are also numerous. The sales from the "elevator trust" and farmers' elevators sell through commission men, who are members of grain exchanges. The prices received are called "spot" or "cash" prices, and are based on the sales from "futures." Some grain is sold to arrive in a specified number of days; other grain is sold on "contract," or before it is unloaded from the cars, and the major portion of the revenue is paid to the farmer in the elevator. There are two kinds of elevators in the big markets—the public and the private ones. The former are open to the public and delivery to one of these is accepted as delivery to the purchaser. In the states where there is grain inspection, public elevators are under state jurisdiction.

The farmer usually sells his grain for cash, hence the grain buyer needs a considerable capital, much of which he sells for cash. The country buyer may have as much as 90 per cent of the value of the grain he ships advanced to him, the commission dealer making the advance charging him interest on the amount so advanced. The farmer who prefers to hold his grain for better prices may borrow a reasonable amount for his immediate needs by pledging his elevator receipts as security.

A grain elevator may serve not only to store and transfer grain, but it may undertake to clean and mix it as well. It very frequently happens that one farmer may bring in a lot of No. 2 wheat that is just a little under the standard for No. 1. Another farmer brings in a lot that is No. 3, but which, by having a little No. 2 mixed with it, might pass easily as No. 2. In this way a mixture is taken from the value of the first lot, while a good deal is added to the value of the second lot. This applies to other grains as well as wheat, and adds something to the profits of the elevator business.

In the export grain business grain shipped from Atlantic ports usually goes with bill of lading when the grain is quality is certified to when loaded at Baltimore or Newport News, that certification is accepted as the basis of payment by the foreign importer, no matter what the condition of the cargo is upon arrival. From the Gulf ports shipment usually is made on what are known as "rye" conditions; that is, the exporter must stand the chances of deterioration en route.

Except where there are state grain inspectors, grading is done by representatives of boards of trade, samples being taken from each carload or lot of grain received, and the grading being based thereon. As a rule, the farmers of the Mississippi valley grain belt haul their grain to market loose in wagon beds, frequently loaded therein direct from the threshing machine. It is dumped out into big pits from which the elevator machinery carries it to the top of the elevator, where it is weighed and distributed. When the grain is loaded from the elevator into cars, these can be filled, frequently, as rapidly as one car every ten minutes. When loading lake steamers, some of the larger number of spouts are extended into an equal number of hatches. With canal boats as much as 8,000 bushels can be loaded in an hour. In unloading a ship big spouts or "marine legs" are let down into the hold of the ship, and huge scoops, drawn by cables, and guided by hand, are used to draw the grain from the distant parts of the hold to the spouts, where it is caught up and carried into the elevators.

The grain growers of the Pacific coast do not look to Chicago or to Minneapolis for their markets. They find it cheaper to send their grain around Cape Horn for Liverpool, 18,000 miles, than to Minneapolis, 2,000 miles away. On the Pacific coast grain is handled in warehouses instead of elevators.

instead of elevators, for export grain from the Pacific coast goes in sacks and not in bulk. Insurance companies, recognizing the danger of shifting cargoes when grain is shipped in bulk for this long distance, insure only grain loaded in sacks.

The market system by which live stock is handled from the farm and the range to the packing house, and thence the dressed products to the consumer, is an interesting one, and many a middleman extracts his living and his savings out of it en route. We usually see the cattle and sheep that are fattened for market starting out from some large ranch, or from some farm, where the owner thinks it more profitable to raise them to do with the feeder than to feed them himself. The sale of this cattle is made mostly through commission houses. After fattening they are shipped to other commission houses, and these sell them to the packer. The big stockyards of a modern packing town are right to see the Union stockyards at Chicago cover 500 acres; they have 13,000 inclosures, and can furnish accommodations for 25,000 cattle, 125,000 sheep, 50,000 hogs and 6,000 horses. The handling facilities are so arranged that fifty carloads of live stock can be delivered in fifteen minutes. The cattle are made a car length apart, and a whole trainload may be in process of unloading at the same moment.

In selling the cattle the owner is usually represented by a commission man. The buyer may be the representative of a packing house, or a representative of a farmer or feeder, an exporter or a man trading on his own hook and re-loading at the same moment. The market is usually over by the middle of the afternoon. The stock that has been bought by the packers is hauled out to the abattoirs, and that which has been bought for reshipment goes back into the cars quickly and is dispatched to its several destinations.

It has been found that it costs from eight to thirteen dollars per head to transport a cattle from the range to the Chicago market, the average probably would be a cent a pound. By the time the consumer gets his steak or roast that charge on the live cattle probably goes up from 3 to 5 cents a pound.

In the case of milk the usual method is for the wholesale milk dealers in the cities to contract with the dairymen that they shall deliver them so much milk, or the milk from so many cows, for a period of from six to twelve months. These contracts usually fix the price for the period, and sometimes they take into consideration the character of the milk and the sanitary standards of the dairy in fixing these prices. Some dealers offer a bonus of 1 or 2 cents a gallon for milk from tuberculin-tested cows. Under one system the price for the milk is fixed by the dairymen to ship their milk direct to the city plant of the dealer. It is usually sold by weight, rather than by measure. As a rule, the dealer pays the dairymen about 9 cents per quart. He sells it to the retailer at 6 cents a quart, and the retailer sells it to the consumer at 8 or 9 cents a quart. The bulk for a big city like New York is drawn from territory embracing dairies 400 miles away, covering five or six states.

The bulk of the poultry of the United States is produced in the middle west, shipped either alive or dressed. That shipped alive is usually intended for immediate consumption, while the bulk of the dressed poultry finds its way into cold storage warehouses. The northern markets prefer dry-picked poultry, while in the south the scalded ones find favor. Live poultry is usually sold by weight, and the regulation crates, although it is not unusual for whole carloads, shipped in especially designed cars, to be sent out of the poultry producing centers. These can accommodate as high as 4,000 chickens or 1,500 turkeys. In the south it costs about 9 cents a pound to fatten chickens, and in the western packing stations 3 cents a pound to dress them. Shrinkage of the total weight. The buying of eggs and poultry from the farmer is done in about the same way, all those traits set out. A number and kinds of middlemen are interested in the business.

**Bulk of Poultry**  
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## Little Stories for Bedtime.

### UNC' BILLY POSSUM IS A PRISONER.

By Thornton W. Burgess.

Mat home is in a better tree; it's a long way home! Ah, wish Ah had, but here Ah he! It's a long way home, but here Ah he! Ah had only been content, but Ah had no reason to repent. It's a long way home!

Unc' Billy Possum kept saying this over and over again to himself as he lay curled up under the log in the last nest of the top row in the darkest corner of Farmer Brown's henhouse. Unc' Billy didn't dare go to sleep because he was afraid that Farmer Brown's boy might find him. And anyway he wanted to see just what Farmer Brown's boy was doing. So peeping out of the last nest of the top row in the darkest corner of Farmer Brown's henhouse Unc' Billy Possum watched Farmer Brown's boy, who seemed to be very busy, indeed. What do you think he was doing? Unc' Billy knew. Yes, sir, Unc' Billy knew just what Farmer Brown's boy was doing. He was setting traps.

Farmer Brown's boy closed the door of the henhouse and went off whistling. "Ho, ho, ho! Ha, ha, ha! hee-hee-hee!" he whistled, and he was right in the very middle of his laugh. He had just thought of something and it wasn't funny at all. With all those traps set out, he was opening to the henhouse no one could get in without being caught and, of

course, no one who was in could get out without being caught! The joke was on Farmer Brown's boy, after all; it was on Unc' Billy Possum. But Unc' Billy couldn't see it. He was a prisoner in Farmer Brown's henhouse, and he didn't know how ever he was going to get out of there. "It's a long way home," said Unc' Billy mournfully as he peeped out of a crack toward the Green Forest.

**Dredge Blown Up, Loss, \$75,000.**  
DAWSON, Y. T., February 25.—Gugenheim dredge No. 1, at the mouth of Bonanza creek, was dynamited and destroyed last night, the damage amounting to \$75,000. The dynamite was stolen from two powder houses nearby.

## Our 1913 February Sale.

Only a few more days and the inauguration crowds will be here. The store is offering specialties in every department for this occasion, and the time to buy is NOW, while deliveries are prompt and certain.

## Household Linens, Comforts and Blankets.

### SPECIALS FOR INAUGURATION.

Heavy Double-thread Turkish Bath Towels; red and blue borders, at, each..... 25c  
Fine Silk Comforts, Down and Wool Filled.  
Silk-covered Wool-filled Comforts. Were \$9.00. Reduced to..... \$6.00  
Silk-covered, Wool-filled Comforts, \$7.00. Reduced to..... \$5.00  
Fine Satin Comforts, wool filled; colors yellow, blue, green and pink. Were \$21. Reduced to..... \$15.00  
Silk-covered Down-filled Comforts; red, blue, and pink. Were \$13.50. Reduced to..... \$10.00  
Fine Silk-covered Down-filled Comforts; red, blue and pink. Were \$16.00. Reduced to..... \$12.50  
All-wool California Blankets; pink and blue border; beautiful, soft quality. Were \$9.00. Reduced to..... \$7.75  
El Dorado California All-wool Blankets, pink and blue borders. Were \$10.00. Reduced to..... \$8.75  
El Dorado California Blankets; all wool and extra size. Were \$12.00. Reduced to..... \$8.75  
Diamond Valley, All-wool California Blankets, pink and blue border. Were \$10.50. Reduced to..... \$9.50

German Damask Luncheon or Breakfast Sets; colored borders; 1 doz. napkins and 1 cloth set..... \$5.00  
72x72-inch Natural Damask Pattern Cloths, in round designs, each..... \$3.00  
Fine Washable Memphis Dining Room Table Covers, fringed, each..... \$3.00  
45-inch Square Hand-drawn Tea Cloths; elaborate designs, each..... \$2.00  
Fine Hand-drawn Tea Cloths; rich line of patterns; size 54x54, each..... \$2.00  
18x50-inch Hand-drawn Bureau Scarfs; elaborate patterns, each..... 50c  
30-inch Linen Hand-embroidered Pillow Shams, each..... \$2.00  
14x24-inch Bleached Huck Monogram Border Hemstitched Guest Towels; extra good value, each..... 25c  
Fine Bird's-eye Damask Towels; hemstitched ends; best in the market at the price, each..... 25c  
Fine Bleached Huck Towels; red and blue borders; hemstitched ends, each..... 25c  
Fine Mercerized Double-thread Turkish Bath Towels; blue, green, pink and white borders..... 50c

## Fine Cork Linoleums Reduced

60c Cork Linoleum. 39c  
75c quality..... 43c  
80c quality..... 47 1/2c  
\$1.00 quality..... 57 1/2c  
Short Lengths.  
Printed, Inlaid and Plain  
\$1.00, \$1.50 and \$1.75 Linoleums, all at  
50c a Yard.  
Granite Inlaid, all shades, yd..... \$1.25  
Inlaid Tile, yd..... \$1.40  
Extra Quality Tile, yd..... \$1.50  
English Inlaid, yd..... \$1.75

## Special Rug Offerings.

Body Brussels Rugs.  
Size..... Were..... Reduced to.....  
6x9..... \$17.50..... \$13.25  
8.3x10.6..... \$23.00..... \$18.75  
Axminster Rugs.  
Size..... Were..... Reduced to.....  
6x9..... \$12.50..... \$10.25  
8.3x10.6..... \$18.50..... \$14.45

## Mahogany Cheval Glasses.

Many beautiful pieces are in this lot—some square, some oval. One oval, in heavy dark mahogany—an extremely desirable cheval glass—is reduced from \$45.00 to \$25.00.  
Smaller Glasses reduced from \$40 to \$31.75; \$30 to \$27; \$25 to \$24.  
There are also some fine examples in Oak, Circassian Walnut and White Enamel.

## Mahogany Dining Tables.

Every One Reduced.  
There has been a heavy demand for the real Mahogany Extension Tables this season, and our sales of them have been enormous. As new stocks are now beginning to arrive, we are selling off all remaining pieces of last year's design at these very low figures. Every table is perfect.  
Were..... Reduced to..... Were..... Reduced to.....  
\$65.00..... \$52.00..... \$45.00..... \$40.00  
104.00..... 96.00..... 67.00..... 60.00  
51.00..... 46.50..... 46.00..... 42.00  
65.00..... 54.00..... 64.00..... 58.00  
44.00..... 40.00..... 86.00..... 80.00  
88.00..... 80.00..... 70.00..... 63.00  
106.00..... 95.00

## Guaranteed Oriental Rugs.

Our Oriental Rug Exhibit continues on the Main floor, and we are now offering some beautiful samples at very low prices. These embrace Mahals, Tabriz, Serapis, Ispahans, Afghans and other most artistic weaves, which are prime favorites with THOSE WHO KNOW. The best way to judge about these rugs is to price them elsewhere.

Fireproof Storage.  
Packing—Moving.

W. B. Moses & Sons,  
F and Eleventh Streets.

Latest Wall Papers.  
Interior Decorating.

### INSURANCE INQUIRY

#### TESTIMONY DENIED

A. M. Best and L. S. Amoson, in Affidavits, Refute Statements by J. S. Stone.

At the session of January 30 of the House District subcommittee investigating local fire insurance matters, James F. Stone of Philadelphia, head of the insurance company of that city, testified that Alfred M. Best, publisher of an insurance periodical, had intimated to him that the purchase of copies of one of Best's printed works would be "a nice thing," and that he had refused to make the purchase. Mr. Stone went on to say that Mr. Best had said this in the presence of himself and myself at the time of our consideration of the purchase of copies of one of Best's printed works would be "a nice thing," and that he had refused to make the purchase. Mr. Stone went on to say that Mr. Best had said this in the presence of himself and myself at the time of our consideration of the purchase of copies of one of Best's printed works would be "a nice thing," and that he had refused to make the purchase.

the financial status of the latter's company. Mr. Amoson in his affidavit, dated February 11, 1913, says of the statement made before the subcommittee by Mr. Stone: "This statement, so far as the People's National Fire Insurance Company is concerned, or as far as I am personally concerned, is absolutely untrue and has no basis in fact. Neither myself or the company of which I am president, nor any other company with which I am connected, has ever been submitted to any extortion in any way, shape, manner or form by the Alfred M. Best Company, Incorporated, and the only contributions or subscriptions which have been made by me or the company, from the time of our organization to the present date, are limited to an annual subscription for one copy of their publication, which is subscribed to by practically all of the insurance companies in the country, and the total payment made by the People's National Fire Insurance Company to the Alfred M. Best Company, Incorporated, during the years 1908, 1909, 1910, 1911 and 1912 against the sum of \$84.40. So far as the People's National Fire Insurance Company is concerned, we have never requested and we have never received any special favor or consideration at the hands of the Alfred M. Best Company, Incorporated, in their publications or their reports. No attempt has been made to extort money from us by this concern for the purpose of securing a favorable report. On the contrary, we have sometimes complained that the Alfred M. Best Company, Incorporated, might have been a little more generous without being unfair, in their comments upon our business progress."

### PREACHER APPROVES BOXING.

Says It Is an Art in Which Men Should Have Pride.  
CHICAGO, February 25.—Rev. Frank C. Bruner, a Methodist Episcopal pastor, caused a stir at a meeting of Methodist ministers yesterday when he came out as a champion of boxing. He dissented when resolutions were offered condemning two boxing bills now before the Illinois legislature.

## GETTING GRAY? USE SAGE TEA TO RESTORE NATURAL COLOR OF HAIR.

**Says Sage and Sulphur Darkens Hair Beautifully and Ends Dandruff.**  
Hair that loses its color and luster, or when it fades, turns gray, dull and lifeless is caused by a lack of sulphur in the hair, says a well known local pharmacist. Our grandmothers made up a mixture of Sage Tea and Sulphur to keep their locks dark and beautiful, and even today this simple preparation has no equal. Millions of women and men; too, who value that even color, that beautiful dark shade of hair which is so attractive use only Sage Tea and Sulphur.  
Nowadays we are not bothered with the task of gathering the sage leaves and the mussy mixing at home. Simply ask at any drug store for a 50-cent bottle of the ready-to-use preparation, called "Wyeth's Sage and Sulphur Hair Remedy." Customers like this best because it darkens so naturally, so evenly, that nobody can possibly tell it has been applied. Besides, it contains ingredients which take off dandruff, stop scalp itching and falling hair. No, it isn't a dye or even like it. You just dampen a sponge or soft brush with "Wyeth's Sage and Sulphur" and draw it through your hair, taking one small strand at a time. By morning the gray hair disappears; after another application or two it is restored to its natural color. What delights the ladies with "Wyeth's Sage and Sulphur" is that besides beautifully darkening the hair they say it brings back the gloss and luster and gives it an appearance of abundance. Agent, James O'Donnell, Druggist, 904 F st. n.w.

In the bouts between my father and my brother, I am not going to vote for the resolutions. The resolutions were adopted.  
While attending services at the Presbyterian Church at Havre de Grace, Md., Sunday Miss Pauline Taxis of Philadelphia, state of the relating minister, Rev. Alfred L. Taxis, was stricken with paralysis.

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—FEELS GOOD AND DOES GOOD  
—and the best of all liniment is

**ABSORBINE, Jr.**  
THE ANTISEPTIC LINIMENT

—Allays pain, reduces inflammation or swelling.  
—Heals cuts, bruises, lacerations, sores and ulcers.  
—Splendid spray for the throat if sore or infected.  
—Kills typhoid and diphtheria germs in 4 minutes.

ABSORBINE, Jr., has this advantage—it is non-poisonous—no danger in having it around you.  
ABSORBINE, Jr., is sold by leading druggists at \$1.00 and \$2.00 a bottle or sent direct, all charges paid. Descriptive pamphlet and detailed laboratory reports free on request.  
A LITERAL TRIAL: BOTTLE will be sent postpaid to your address upon receipt of 10c, in stamps. Send for trial bottle or procure regular size from your druggist today.  
Manufactured only by W. F. YOUNG, P. O. Box 278 Temple st., Springfield, Mass.